

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION

In re: GUPTAIL, RICHARD K § Case No. 09-71655  
GUPTAIL, BRANDY C. §  
§  
§  
Debtor(s) MILLER, BRANDY C. §

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on April 27, 2009. The undersigned trustee was appointed on July 13, 2009.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 4,119.23

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>6.66</u>
Bank service fees	<u>157.89</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of <sup>1</sup>	\$ <u>3,954.68</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 06/07/2010 and the deadline for filing governmental claims was 10/24/2009. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,029.81. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,029.81, for a total compensation of \$1,029.81.<sup>2</sup> In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$0.00, for total expenses of \$0.00.<sup>2</sup>

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 02/23/2012 By:/s/JAMES E. STEVENS  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

**Form 1**  
**Individual Estate Property Record and Report**  
**Asset Cases**

Case Number: 09-71655

Case Name: GUPTAIL, RICHARD K  
GUPTAIL, BRANDY C.

Period Ending: 02/23/12

Trustee: (330420) JAMES E. STEVENS

Filed (f) or Converted (c): 04/27/09 (f)

§341(a) Meeting Date: 06/03/09

Claims Bar Date: 06/07/10

1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	149 N. Brown Street, Genoa,	138,000.00	0.00	DA	0.00 FA
2	Wallet cash.	20.00	0.00	DA	0.00 FA
3	Ordinary checking account.	50.00	0.00	DA	0.00 FA
4	Ordinary older furniture, above-ground pool, ord	2,000.00	0.00	DA	0.00 FA
5	Ertyl model tractor collection, approximately 30	3,000.00	0.00	DA	0.00 FA
6	Necessary wearing apparel	100.00	0.00	DA	0.00 FA
7	Wedding ring.	1,000.00	0.00	DA	0.00 FA
8	3 firearms	250.00	0.00	DA	0.00 FA
9	Video camera.	100.00	0.00	DA	0.00 FA
10	Three insurance policies, one whole life, the ot	500.00	0.00	DA	0.00 FA
11	IUOE Local 150 pension (Husband) and pension sup	250.00	0.00	DA	0.00 FA
12	Campos Chartered Law Firm - - apparently fraudul	13,500.00	Unknown	DA	4,117.50 FA
13	See prior disclosure of Campos Debt Collection I	Unknown	Unknown	DA	0.00 FA
14	2002 Dodge RAM	0.00	0.00	DA	0.00 FA
15	2004 Neon	2,700.00	0.00	DA	0.00 FA
16	1948 Ford F1 "project" (non-operational). Truck	0.00	0.00	DA	0.00 FA
17	English bull dog.	500.00	0.00	DA	0.00 FA
Int	INTEREST (u)	Unknown	N/A		1.73 FA
18	Assets	Totals (Excluding unknown values)	\$161,970.00	\$0.00	\$4,119.23 \$0.00

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): December 31, 2010

Current Projected Date Of Final Report (TFR): February 14, 2012 (Actual)

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-71655  
Case Name: GUPTAIL, RICHARD K  
GUPTAIL, BRANDY C.  
Taxpayer ID #: \*\*-\*\*6444  
Period Ending: 02/23/12

Trustee: JAMES E. STEVENS (330420)  
Bank Name: JPMORGAN CHASE BANK, N.A.  
Account: \*\*\*-\*\*\*\*\*15-65 - Money Market Account  
Blanket Bond: \$372,000.00 (per case limit)  
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	7 Money Market Account Balance
01/21/10	{12}	Daniel Sterner Receiver for Hess Kennedy Chartered Law Firm	payment on proof of claim	1129-000	3,375.00		3,375.00
01/29/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.02		3,375.02
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.12		3,375.14
03/31/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.15		3,375.29
04/06/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.02		3,375.31
04/06/10		Wire out to BNYM account 9200*****1565	Wire out to BNYM account 9200*****1565	9999-000	-3,375.31		0.00

ACCOUNT TOTALS	0.00	0.00	\$0.00
Less: Bank Transfers	-3,375.31	0.00	
Subtotal	3,375.31	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$3,375.31	\$0.00	

## Form 2

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### Cash Receipts And Disbursements Record

Case Number: 09-71655

Trustee: JAMES E. STEVENS (330420)

Case Name: GUPTAIL, RICHARD K  
GUPTAIL, BRANDY C.

Bank Name: The Bank of New York Mellon

Taxpayer ID #: \*\*-\*\*6444

Account: 9200-\*\*\*\*\*15-65 - Checking Account

Period Ending: 02/23/12

Blanket Bond: \$372,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
04/06/10		Wire in from JPMorgan Chase Bank, N.A. account *****1565	Wire in from JPMorgan Chase Bank, N.A. account *****1565	9999-000	3,375.31		3,375.31
04/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.16		3,375.47
05/28/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.20		3,375.67
06/08/10	11001	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 06/08/2010 FOR CASE #09-71655, Bond #016018067	2300-000		3.19	3,372.48
06/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.19		3,372.67
07/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.20		3,372.87
08/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.20		3,373.07
09/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.02		3,373.09
10/29/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.02		3,373.11
11/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.02		3,373.13
12/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.02		3,373.15
01/10/11	{12}	Daniel Stermer as Receiver for	fraudulent payment	1129-000	742.50		4,115.65
01/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		4,115.68
02/28/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		4,115.71
03/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		4,115.74
04/29/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		4,115.77
05/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		4,115.80
05/31/11	11002	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 05/31/2011 FOR CASE #09-71655, Bond #016018067	2300-000		3.47	4,112.33
06/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		4,112.36
07/29/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		4,112.39
08/01/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		7.89	4,104.50
08/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		4,104.53
08/31/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	4,079.53
09/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		4,079.56
09/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	4,054.56
10/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		4,054.59
10/31/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	4,029.59
11/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		4,029.62
11/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	4,004.62
12/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		4,004.65
12/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	3,979.65
01/31/12	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		3,979.68

Subtotals : \$4,119.23 \$139.55

## Form 2

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### Cash Receipts And Disbursements Record

Case Number: 09-71655

Trustee: JAMES E. STEVENS (330420)

Case Name: GUPTAIL, RICHARD K  
GUPTAIL, BRANDY C.

Bank Name: The Bank of New York Mellon

Taxpayer ID #: \*\*-\*\*6444

Account: 9200-\*\*\*\*\*15-65 - Checking Account

Period Ending: 02/23/12

Blanket Bond: \$372,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Checking Account Balance
01/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	3,954.68

ACCOUNT TOTALS	4,119.23	164.55	\$3,954.68
Less: Bank Transfers	3,375.31	0.00	
Subtotal	743.92	164.55	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$743.92	\$164.55	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
MMA # **-*****15-65	3,375.31	0.00	0.00
Checking # 9200-*****15-65	743.92	164.55	3,954.68
	\$4,119.23	\$164.55	\$3,954.68

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## Claims Distribution Register

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Case: 09-71655 GUPTAIL, RICHARD K

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
<b>Admin Ch. 7 Claims:</b>								
04/27/09	200		U.S. Bankruptcy Court 211 South Court Street Rockford, IL 61101 <3120-00 Attorney for Trustee Expenses (Trustee Firm)> Motion to Reopen the Bankruptcy Estate Filing Fee	0.00	260.00	0.00	260.00	260.00
04/27/09	200		BARRICK, SWITZER, LONG, BALSLEY & VAN EVERA 6833 STALTER DRIVE ROCKFORD, IL 61108 <3110-00 Attorney for Trustee Fees (Trustee Firm)>	364.00	364.00	0.00	364.00	364.00
04/27/09	200		JAMES E. STEVENS 6833 Stalter Drive Rockford, IL 61108 <2100-00 Trustee Compensation>	1,029.81	1,029.81	0.00	1,029.81	1,029.81
<b>Total for Priority 200: 100% Paid</b>				<b>\$1,393.81</b>	<b>\$1,653.81</b>	<b>\$0.00</b>	<b>\$1,653.81</b>	<b>\$1,653.81</b>
<b>Total for Admin Ch. 7 Claims:</b>				<b>\$1,393.81</b>	<b>\$1,653.81</b>	<b>\$0.00</b>	<b>\$1,653.81</b>	<b>\$1,653.81</b>

### Unsecured Claims:

1	06/12/09	610	DISCOVER BANK DFS Services LLC PO Box 3025 New Albany, OH 43054-3025 <7100-00 General Unsecured § 726(a)(2)>	4,178.13	4,178.13	0.00	4,178.13	754.05
2	06/12/09	610	DISCOVER BANK DFS Services LLC PO Box 3025 New Albany, OH 43054-3025 <7100-00 General Unsecured § 726(a)(2)>	5,590.60	5,590.60	0.00	5,590.60	1,008.95
3	06/16/09	610	Recovery Management Systems Corporation For Capital Recovery III LLC,As Assignee of Care Credit SEARS DENTAL,25 Miami, FL 33131 <7100-00 General Unsecured § 726(a)(2)>	1,140.25	1,140.25	0.00	1,140.25	205.78
4	06/23/09	610	AMERICAN INFOSOURCE LP AS AGENT FOR TARGET PO Box 248838 Oklahoma City, OK 73124-8838 <7100-00 General Unsecured § 726(a)(2)>	1,123.95	1,123.95	0.00	1,123.95	202.84
5	08/11/09	610	PYOD LLC its successors and assigns as assignee of Citibank,c/o Resurgent Capital Services,PO Box 19008 Greenville, SC 29602 <7100-00 General Unsecured § 726(a)(2)>	716.16	716.16	0.00	716.16	129.25

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## Claims Distribution Register

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**Case: 09-71655 GUPTAIL, RICHARD K**

/ Memo

<b>Total for Priority 610: 18.04733% Paid</b>	<b>\$12,749.09</b>	<b>\$12,749.09</b>	<b>\$0.00</b>	<b>\$12,749.09</b>	<b>\$2,300.87</b>
<b>Total for Unsecured Claims:</b>	<b>\$12,749.09</b>	<b>\$12,749.09</b>	<b>\$0.00</b>	<b>\$12,749.09</b>	<b>\$2,300.87</b>
<b>Total for Case :</b>	<b>\$14,142.90</b>	<b>\$14,402.90</b>	<b>\$0.00</b>	<b>\$14,402.90</b>	<b>\$3,954.68</b>

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 09-71655

Case Name: GUPTAIL, RICHARD K  
Trustee Name: JAMES E. STEVENS

**Balance on hand:** \$ 3,954.68

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
		None			

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 3,954.68

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - JAMES E. STEVENS	1,029.81	0.00	1,029.81
Attorney for Trustee, Fees - BARRICK, SWITZER, LONG, BALSLEY & VAN EVERA	364.00	0.00	364.00
Attorney for Trustee, Expenses - U.S. Bankruptcy Court	260.00	0.00	260.00

Total to be paid for chapter 7 administration expenses: \$ 1,653.81

Remaining balance: \$ 2,300.87

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
	None		

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 2,300.87

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
	None			

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 12,749.09 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full.

The timely allowed general (unsecured) dividend is anticipated to be 18.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	DISCOVER BANK	4,178.13	0.00	754.05
2	DISCOVER BANK	5,590.60	0.00	1,008.95
3	Recovery Management Systems Corporation	1,140.25	0.00	205.78
4	AMERICAN INFOSOURCE LP AS AGENT FOR	1,123.95	0.00	202.84
5	PYOD LLC its successors and assigns as assignee of	716.16	0.00	129.25

Total to be paid for timely general unsecured claims: \$ 2,300.87

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				
		Total to be paid for subordinated claims:	\$	0.00
		Remaining balance:	\$	0.00